

Please type a plus sign (+) inside this box →



PTO/5B/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet


1

of

2

Complete if Known

Application Number	10/720,800
Filing Date	November 24, 2003
First Named Inventor	Hodges
Group Art Unit	2109
Examiner Name	Sikri, Anish
Attorney Docket Number	030349

U.S. PATENT DOCUMENTS						
Examiner Initials *	Cite No.	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
/A.S./		7,184,548		Wee et al.	02-2007	
		2003/0051054		Redlich et al.	03-2003	
		2004/0221053		Codella et al.	11-2004	
		2006/0206619		Dan et al.	09-2006	
		2003/0093790		Logan et al.	05-2003	
		2003/0126610		Ando, Arata	07-2003	
		6,917,628		McKinnin et al.	07-2005	
		6,978,308		Boden et al.	12-2005	
		2002/0073182		Zakurdaev et al.	06-2002	
		6,950,847		Harrisville-Wolff et al.	09-2005	
		2006/0031515		Van Gassel et al.	02-2006	
		6,957,226		Attias, Hagai	10-2005	
		6,519,693		Debey, Henry C.	02-2003	
		2005/0060420		Kovacevic, Branko	03-2005	
		2002/0164018		Wee et al.	11-2002	
		6,836,465		Rajan et al.	12-2004	
		2004/0267686		Chayes	12-2004	
		2003/0233332		Keeler et al.	12-2003	
		2004/0160932		Yegoshin, Leonid A.	08-2004	
		6,738,815		Willis et al.	05-2004	
		7,289,489		Kung et al.	10-2007	
		7,043,225		Patel et al.	05-2006	
		6,421,714		Rai et al.	07-2002	
		2002/0146102		Lang, Alexander C.	10-2002	
	2003/0055723		English, Paul	03-2003		
	5,970,121		Homayoun, Fereidoun	10-1999		
	2002/0112060		Kato, Kei	08-2002		
/A.S./		6,535,592		Snelgrove, William	03-2003	

Examiner
Signature

/Anish Sikri/ (01/21/2009)

Date
Considered

01/21/2009

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² Applicant is to place a check mark here if English language Translation is attached.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /A.S./

Please type a plus sign (+) inside this box → +

PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 2 of 2

Complete if Known

Application Number	10/720,800
Filing Date	November 24, 2003
First Named Inventor	Hodges
Group Art Unit	2109
Examiner Name	Sikri, Anish
Attorney Docket Number	030349

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
/A.S./		2004/0132449		Kowarsch, Benjamin	07-2004	
		2004/0139208		Tuli, Raja	07-2004	
		2004/0019900		Knightbridge et al.	01-2004	
		2007/0203844		Kuhn et al.	08-2007	
		5862471		Tiedemann et al.	01-1999	
		2007/0299771		Brody et al.	12-2007	
		2002/0138418		Zarin et al.	09-2002	
		2003/0143978		Cooper et al.	07-2003	
		7043225		Patel et al.	05-2006	
/A.S./						

FOREIGN PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ₀
		Office ³	Number ⁴	Kind Code ⁵ (if known)				

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
/A.S./		Greene, William, "Sample selection in credit-scoring models", March 31, 1998, Dept. of Econ, Stern School of Business, NYU, Elsevier Science, Japan and the World Economy, Pgs 299-316	
Examiner Signature	/Anish Sikri/ (01/21/2009)		Date Considered 01/21/2009

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² Applicant is to place a check mark here if English language Translation is attached.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /A.S./